

Understanding the Renown SENSIBLE HMO Network

The Renown SENSIBLE HMO Network gives SENSIBLE Plan members tremendous value with lower premiums and coordinated care through Renown providers and services.

PROVIDER TYPE	Renown SENSIBLE HMO Network Washoe County Only	Renown HMO Network Carson City, Douglas, Lyon, Storey and Washoe Counties
Renown Primary Care Providers	✓	✓
Renown Specialists	✓	✓
Renown Imaging & Labs	✓	✓
Community Providers & Specialists	Limited List*	Expanded List**
Community Primary Care Providers	NO – Must Use Renown PCP	YES – Expanded List***

* Limited List of Renown SENSIBLE HMO Network Community Providers

Apex Chiropractic Center
John Burgess, DPM (Podiatry)
Karrasch C. Craig, DPM (Podiatry)
Digestive Health Associates
Digestive Health Center
Timothy Janiga, MD, PLLC (Plastic Surgery)
Matthew B. Mills, MD, LTD
Northern Nevada Allergy Clinic
Northern Nevada Emergency Physicians
Stanley Plecha, Jr., MD (Ophthalmology)
Power Health Chiropractic
Reno Behavioral Health Hospital
Reno Orthopaedic Clinic
Sierra Neurosurgery Group
Silver State Ear Nose & Throat, LTD
Bristlecone Family Resources†
Community Health Alliance†
Hemostasis and Thrombosis Center of Nevada†
The Life Change Center†
Northern Nevada Hopes†
Pyramid Lake Paiute Tribe†
Reno-Sparks Indian Colony†
Washoe County Health District†
Willow Springs, LLC†

† In-Network Providers, Primary Care Excluded – Must Use Renown PCP.

** Expanded List of Renown HMO Network Community Providers

Advanced Pediatric Therapies
Cancer Care Specialists
Carson Medical Group
Carson Tahoe Medical Group
Carson Tahoe Urgent Care
Carson Valley Health
Center for Advanced Eyecare
Connected Therapy
Custom Physical Therapy
Gastroenterology Consultants
Great Basin Orthopaedics
Health Psychology Associates
High Risk Pregnancy Center Reno
Lifekquest Behavioral Health Care
Nevada Advanced Pain Specialists
Nevada Pain & Spine Specialists
OB/GYN Associates
Pritchett Eye Care Associates
Quest Counseling & Consulting
K. Sasse Surgical Associates, PC
Sierra Nevada Specialty Care
Skin Cancer & Dermatology Institute
Sojourn Counseling Group
South Lyon Medical Center
Sweetwater Pain and Spine and Associates
Therapy Management Group
Urology Nevada
Western Surgical Group

*** Expanded List of Renown HMO Network Primary Care Providers

Alpine Family Medicine
Geriatric Specialty Care
Greenwell Health
Reno Family Physicians
Virginia Family Care Center

Providers subject to change. To view a complete list of providers visit the Online Provider Directory on HometownHealth.com.

ASK YOUR HEALTH INSURANCE BROKER about the SENSIBLE Plan.
Look for the SENSIBLE Plan on Nevada Health Link.

775-982-3232 • HometownHealth.com

Get with the **LOCAL PLAN** – *that simply makes sense!*

INTRODUCING THE

SENSIBLE Plan



Utilizing the new Renown SENSIBLE HMO Network
Individual and Family Benefits at a Glance

EFFECTIVE JANUARY 1, 2026 • IN-NETWORK BENEFITS	SENSIBLE Gold HMO IFP	SENSIBLE Silver HSA HMO IFP	SENSIBLE Silver HMO IFP	SENSIBLE Bronze HMO IFP
CALENDER YEAR DEDUCTIBLE AND OUT-OF-POCKET MAX				
Individual Medical Deductible	\$2,300	\$3,450	\$5,975	\$10,600
Family Medical Deductible	\$4,600	\$6,900	\$11,950	\$21,200
Individual Out-of-Pocket Max	\$4,600	\$6,900	\$5,975	\$10,600
Family Out-of-Pocket Max	\$9,200	\$13,800	\$11,950	\$21,200
PHYSICIAN OFFICE VISITS				
PCP Visit (HMO must use Renown PCP)	\$5	CYD, \$5	CYD, 0%	CYD, 0%
Specialist Visit	\$50	CYD, \$80	CYD, 0%	CYD, 0%
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS				
Routine Lab Services	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Diagnostic and X-Ray	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Imaging (CT / PET / MRI)	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
FACILITY / SURGICAL				
Inpatient Facility Fee (inc. MH/SUD)	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Outpatient Surgery Facility Fee	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Outpatient Surgery Physician/Surgical Services	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
EMERGENCY AND URGENT CARE				
Urgent Care Center Services	\$50	CYD, \$50	\$50	\$50
Emergency Room Services	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Ambulance Services (ground / air / water)	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Rx				
Rx – Generic Drugs	\$5	CYD, \$13	CYD, \$0	CYD, \$0
Rx – Preferred Brand Drugs	\$40	CYD, \$55	CYD, \$0	CYD, \$0
Rx – Non-Preferred Drugs	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0
Special Pharmaceuticals	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0

The SENSIBLE Plan Individual and Family HMO plans are available to residents of Washoe County and utilize the Renown SENSIBLE HMO Network. The SENSIBLE Plan HMO plans are available on Nevada Health Link and may qualify for a subsidy. This document is only a summary and is not a Schedule of Benefits.

View the notice of privacy practices at [HometownHealth.com](https://www.hometownhealth.com). You can also visit the website to view the plan's Evidence of Coverage to see a complete list of benefits, exclusions, and operating procedures or call **775-982-3232** to request a copy.

THE SENSIBLE Plan
FROM HOMETOWN HEALTH GIVES MEMBERS ACCESS TO:

- Exceptional care with Renown Health
- Large network of Renown providers and services
- Top-ranked Renown programs, facilities and convenient locations
- PLUS lower cost premiums compared to our standard HMO

The SENSIBLE Plan is an Individual and Family health insurance HMO plan available in Gold, Silver and Bronze tiers. The SENSIBLE Plan offers members exciting, affordable benefits through the Renown SENSIBLE HMO Network and is available to residents in Washoe County.

The SENSIBLE Plan makes sense for anyone who can use a Renown Medical Group Primary Care Provider (PCP) and wants all the benefits Renown Health has to offer.



“ I think the creation of the SENSIBLE Plan and the Renown SENSIBLE HMO Network is a game changer for Washoe County residents wanting access to Renown providers, services and facilities at the lowest possible cost.”

Dr. Derek Beenfeldt
Chief Medical Officer, Hometown Health



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